

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Canceled)

2. (Currently Amended) A method for facilitating communication among at least one participant in an insurance-underwriting process, the method comprising:

providing a web-based system for storing and organizing data related to the insurance-underwriting process, the web-based system adapted to allow collaboration among the at least one participant via the Internet, the web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views; and

sharing, via the web-based system, the data among the at least one participant;  
~~and~~

wherein the at least one participant comprises at least one user, ~~and~~ the at least one user [[is]] being associated with at least one role, the at least one role being operative to determine the plurality of modules available to the at least one user~~[[,]]~~ and the data available to the at least one user, and

wherein the web-based system is adapted to restrict the data accessible to the at least one user based on a plurality of attributes of the at least one user, the plurality of attributes including an identity of the at least one user and a context in which the at least one user seeks access to the data.

3. (Previously Presented) The method of claim 2, wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

4. (Previously Presented) The method of claim 2, wherein the at least one user is selected from the group consisting of: agents and case managers.

5. (Previously Presented) The method of claim 2, wherein the plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules.

6. (Previously Presented) The method of claim 2, wherein the plurality of modules are adapted to allow the plurality of applications to be scalable.

7. (Previously Presented) The method of claim 2, wherein the plurality of modules are purchased incrementally.

8. (Previously Presented) The method of claim 2, wherein the plurality of modules comprises:

- a user profile module;
- a general administration module; and
- a business module.

9. (Previously Presented) The method of claim 2, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

10. (Previously Presented) The method of claim 9, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

11. (Previously Presented) The method of claim 2, wherein the plurality of views comprises:

- a summary view;

a list view; and  
a detail view.

12. (Previously Presented) The method of claim 2, wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views.

13-14. (Canceled)

15. (Previously Presented) The method of claim 2, wherein the step of sharing the data further comprises encrypting the data using a secure encryption technology.

16. (Previously Presented) The method of claim 2, wherein the web-based system is deployed on a portal hosted by a third party.

17. (Previously Presented) The method of claim 2, wherein the web-based system is deployed on a framework for a plurality of applications.

18. (Currently Amended) A system for facilitating communication among at least one participant in an insurance-underwriting process, the system comprising:

a storage component ~~a web-based system~~ for storing and organizing data related to the insurance-underwriting process, ~~the web-based system adapted to allow collaboration among the at least one participant via the Internet;~~ and

a server in communication with the storage component, the server being configured to:

execute a ~~wherein the~~ web-based system comprising a multi-level modular architecture, the multi-level modular architecture comprising a plurality of applications, each application of the plurality of applications comprising a plurality of modules, each module of the plurality of modules comprising a plurality of tools, each tool of the plurality of tools comprising a plurality of views, ~~and~~

wherein the at least one participant comprises at least one user, ~~and~~ the at least one user [[is]] being associated with at least one role, the at least one role being operative to determine the plurality of modules available to the at least one user~~[[,]]~~ and the data available to the at least one user, and

wherein the web-based system is adapted to restrict the data accessible to the at least one user based on a plurality of attributes of the at least one user, the plurality of attributes including an identity of the at least one user and a context in which the at least one user seeks access to the data.

19. (Previously Presented) The system of claim 18, wherein the at least one participant is selected from the group consisting of: insurance carriers, insurance agencies, insurance agents, and service providers.

20. (Previously Presented) The system of claim 18, wherein the at least one user is selected from the group consisting of: agents and case managers.

21. (Previously Presented) The system of claim 18, wherein the plurality of applications are adapted to employ a desktop visual metaphor for accessing the plurality of modules.

22. (Previously Presented) The system of claim 18, wherein the plurality of modules are adapted to allow the plurality of applications to be scalable.

23. (Previously Presented) The system of claim 18, wherein the plurality of modules are purchased incrementally.

24. (Previously Presented) The system of claim 18, wherein the plurality of modules comprises:

- a user profile module;
- a general administration module; and
- a business module.

25. (Previously Presented) The system of claim 18, wherein the plurality of tools comprises at least one generic tool and at least one entity-specific tool.

26. (Previously Presented) The system of claim 25, wherein the at least one generic tool is adapted to exist in more than one module with similar functionality.

27. (Previously Presented) The system of claim 18, wherein the plurality of views comprises:

- a summary view;
- a list view; and
- a detail view.

28. (Previously Presented) The system of claim 18, wherein the multi-layer, modular architecture is adapted to allow development of new applications, modules, tools, or views.

29-30. (Canceled)

31. (Previously Presented) The system of claim 18, wherein the data is encrypted using a secure encryption technology.

32. (Previously Presented) The system of claim 18, wherein the web-based system is deployed on a portal hosted by a third party.

33. (Previously Presented) The system of claim 18, wherein the web-based system is deployed on a framework for a plurality of applications.